

## AN OVERVIEW

The Nebraska Department of Insurance exists for one very important reason -- to protect you -- the consumer.

## MISSION STATEMENT

*"To safeguard those affected by the business of insurance through the fulfillment of our statutory obligations and by promoting the fair and just treatment of all parties to insurance transactions."*

## DEPARTMENT FUNCTIONS

The primary functions of the Nebraska Department of Insurance include:

- Licensing insurance agents, agencies, and companies.
- Reviewing financial and market conduct company records.
- Reviewing life, health, property or casualty policy forms for approval or disapproval.
- Reviewing and approving or disapproving rates for many lines of insurance.
- Ensuring compliance with the Nebraska Insurance Code through administrative actions.
- Drafting legislation and regulations.
- Investigating insurance fraud.
- Investigating consumer complaints.
- Educating and informing consumers about insurance issues.
- Coordinating and maintaining a senior counseling program.

## CONSUMER INFORMATION

If you have questions or concerns about an insurance matter, you may contact the Nebraska Department of Insurance for assistance.

## DEPARTMENT ORGANIZATION

In addition to the Department's commitment to protecting the public interest, it also has an obligation to assist the insurance industry by providing consistent, unbiased, and equitable regulation.

What follows is an overview of how the Department is organized to serve the needs of the insurance-buying public, as well as the entities which choose to do business in our state.

### Actuarial

Responsible for providing support for the Department which includes reviewing rates and reserves, reviewing and developing statistical plans, and conducting various actuarial studies.

### Administration

Responsible for enforcing the laws and regulations of the state regarding insurance, setting policy, managing the staff of employees, and overseeing the Department's budget. The Director of Insurance is appointed by the Governor.

**Market Conduct Examination Section:** Responsible for reviewing insurance company records.

### Administrative Services

**Budget Section:** Responsible for the Department's finances.

**Information Systems Section:** Responsible for providing support for all information systems and computer hardware throughout the Department.

**Office Services Section:** Responsible for providing support functions for all divisions within the Department of Insurance.

### Consumer Affairs

Responsible for providing the public with insurance information and assistance, as well as verifying and ensuring the proper handling of insurance transactions.

**Investigation Section:** Responsible for handling consumer contacts and investigating consumer complaints. The Department may not always be able to resolve disputes between you and your insurance company.

**Seniors Program Section:** Responsible for coordinating and maintaining a statewide seniors counseling program.

### Examination

Responsible for determining the financial condition of insurance companies operating in Nebraska.

**Financial Examination Section:** Responsible for reviewing insurance company financial records, conducting qualifying examinations, and examining surplus and excess lines records.

**Analysis Section:** Responsible for reviewing and evaluating company financial information.

**Company Section:** Responsible for reviewing, evaluating and processing company license applications, changes, and certificates of authority. Additional responsibilities include auditing and collecting premium tax and other taxes and renewal fees; and regulating and examining burial pre-need sales.

## **Fraud Prevention**

Responsible for confronting the problem of insurance fraud by prevention, investigation, and prosecution of fraudulent insurance acts in an effort to reduce the amount of premium dollars used to pay fraudulent claims.

## **Human Resources**

Responsible for managing personnel and payroll transactions; wellness in the workplace; the Affirmative Action Plan; the Americans with Disabilities Act; Self-Evaluation and Transition Plans; Policies and Procedures Manuals; Tuition Assistance Educational Program; and staff development and training.

## **Legal**

Responsible for advising the Director and staff in the interpretation and enforcement of insurance laws; drafting regulations and legislation; and representing the Department in all administrative proceedings.

## **Life and Health**

Responsible for evaluating and approving or disapproving life, health, and annuity products marketed to Nebraska residents, as well as reviewing rate filings.

## **Medical Professional Liability**

Responsible for coordinating the provisions of the Hospital-Medical Liability Act, including providing medical professional liability coverage through the Excess Liability Fund, qualification of health care providers, collecting annual surcharges and disposing of claims.

## **Producer Licensing**

Responsible for processing and maintaining permanent license records on producers and agencies, including issuing, renewing, and terminating licenses. Additional responsibilities include supervising prelicensing educational courses, overseeing the licensing examination process, and supervising the continuing education program.

## **Property and Casualty**

Responsible for evaluating and approving or disapproving policy forms, rates, and rules of companies which are writing property/casualty lines of insurance.

**Information provided by the Nebraska Department of Insurance is not intended to be an advertisement for or an endorsement of any firm, individual or product.**

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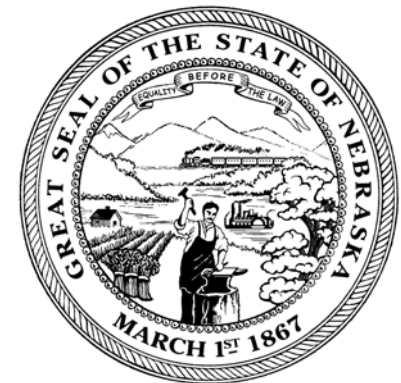
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# **NEBRASKA DEPARTMENT OF INSURANCE**

An Agency of State  
Government



Dave Heineman, Governor  
L. Tim Wagner, Director